

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE

WANDA L ASHBY AND  
CHANNING ASHBY,

Debtors

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BRIDGECREST ACCEPTANCE  
CORPORATION,

Movant

vs.

WANDA L ASHBY AND  
CHANNING ASHBY,

Respondent(s)

and

SCOTT F. WATERMAN

Trustee

CHAPTER 13

CASE NO.: 24-13128-AMC

**HEARING DATE:**

Wednesday, December 11, 2024  
11:00 A.M.

**LOCATION:**

900 Market Street, Suite 400  
Courtroom No. 4  
Philadelphia, PA 19107

**MOTION FOR RELIEF FROM AUTOMATIC STAY**

AND NOW, comes the above-captioned Movant, Bridgecrest Acceptance Corporation, by and through their attorney, Regina Cohen, who files this Motion based upon the following:

1. The Movant is a corporation having a principal place of business located at 7457 E. Hampton Ave., Mesa, AZ 85209.
2. The Respondents, Wanda L Ashby and Channing Ashby are an individual with a mailing address at 623 Wilton Avenue, Secane, PA 19018, who have filed a Petition on September 05, 2024 under Chapter 13 of the Bankruptcy Code.
3. On or about April 26, 2024, Debtor Wanda L Ashby entered into a Retail Installment Contract, involving a loan in the amount of \$26,937.00 for the purchase of a 2017 Hyundai Santa Fe Utility 4D Sport Popular AWD 2.4L I4.
4. The vehicle secured by the Contract has V.I.N. 5XYZUDLB0HG494351.
5. Movant is the assignee of the Contract.

6. The above – described vehicle is encumbered by a lien with a payoff in the amount of \$27,903.05 plus other appropriate charges as of November 11, 2024 but subject to change. The regular Bi-Weekly payment is \$286.96 at an interest rate of 18.36%.

7. Applying payments received to the earliest payment due, payments have been missed since September 06, 2024, Pre-Petition Payments of \$286.96, post-petition payments in the amount of \$1,434.80 plus all applicable late charges, interest, attorneys' fees and costs.

8. The Property has a N.A.D.A. Value of \$11,150.00.

9. The vehicle is not necessary to an effective reorganization.

10. The Movant is the only lienholder of record with regard to the vehicle.

11. Failure to make adequate protection payments is cause for relief from the automatic stay.

12. The Movant has incurred attorney's fees in the filing of this Motion.

13. The vehicle is a rapidly depreciating asset. Movant requests the waiver of Rule 4001(a)(3).

WHEREFORE, Movant prays for your Honorable Court to enter an Order permitting the Movant to proceed with the repossession proceedings of the aforementioned vehicle.

Respectfully submitted,  
Lavin, Cedrone, Graver, Boyd & DiSipio

/s/ Regina Cohen  
Regina Cohen  
Attorney for Movant  
Suite 500 190 North Independence Mall West 6th &  
Race Streets  
Philadelphia, PA 19106  
(215) 351-7551